REMARKS

The following is in response to the Office Action mailed December 15, 2004. Applicant has amended claims 2, and 4.

The Examiner has rejected claims 2 and 4-11 under 35 USC 112, second paragraph, as being indefinite for failing to point out and distinctly claim the subject matter which applicant regards as the invention.

The Examiner states that claim 2 should be amended so to be consistent with the language of claim 1. Change expense information is entered to "entering further expense information."

Applicant has amended the claim accordingly.

In claims 4-11, the scope of the "system" as seen in the preamble is vague and indefinite. The system claimed components comprise of only a card and a computer readable document. The system claimed components comprise of only a card and a computer readable document. Claim 4, reads, recursively, on "said system" transferring information from said card to said document. Clarification is requested. Also, claim 11 fails to further limit the "system" of claims 1 and 7.

Applicant has amended the claim to better recite the components of the system. Further, regarding claim 11, applicant feels that claim 11 by specifically pointing out how the information is inputted does further limit the claim.

The claims read that the information is sent to a single text document, which is described and taught by the specification of the present invention.

The Examiner has rejected claims 1-12 as being anticipated by Tognazzini, 5,739,512. The Examiner states that the reference teaches a method of swiping a card with an embedded email address (Col. 2, ln 23). The reference teaches that the card stores and transmits receipt information. (Col. 2 ln 19). The applicant's limitation "with manual intervention" is anticipated by any step performed by the microprocessor (Col. 4, ln 25). Lastly, the reference teaches of sending the information to the users email server (Col 3 ln 15).

The Examiner has read the claim incorrectly. The claims state without manual intervention, not with manual intervention. The Examiner is correct that Tognazzini does teach sending the information to the users email address. However, Tognazzini does not teach sending all of the information to a text document located at the users email server. The Examiner has not pointed to anything in the patent which teaches this and therefore, the rejection can not be anticipation. Further there is nothing in the art that teaches this or makes this obvious and therefore the claims are not obvious.

Col. 6 lines 62-67 states that the receipts have to be extracted from a smart card memory and then utilized to formulate an expense report. Therefore, Tognazzini can not teach the email document to be an expense report, since it states that the invention can be used to later formulate an expense report.

Claim 1 requires that the Internet expense account consist of a single text document, and that every time when the card is swiped the information is sent into the same single text document. Tognazzini teaches that the user receives a separate email every time the card is swiped, and then at a later time the information is

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organized to form an expense report. Therefore claim 1 is not anticipated or obvious over Tognazzini.

Claim 2 requires that expense information is entered into the Internet expense account other than the information from the card. Tognazzini does not discuss any information being placed in an expense report other than what is on the card. For this reason and the reasons stated above for claim 1, claim 2 is not anticipated or obvious over Tognazzini.

Claim 4 requires that the invention comprise a single text document made up of fields. Tognazzini does not teach a single text document made up of fields. For the reasons stated above for claim 1, claim 4 is not anticipated nor obvious over Tognazzini.

Claim 5 requires that the fields include expenses, date, and name of party to whom payment is due. Tognazzini does not teach these fields. Further for the reasons stated above, claim 5 is not anticipated or obvious over Tognazzini.

Claim 6 requires that the fields further comprise to whom the expenses are billable. Tognazzini does not teach this field. Further for the reasons stated above, claim 6 is not anticipated or obvious over Tognazzini.

Claim 7 requires that the system allows further expense information to be inputted into the text document. Tognazzini teaches only transferring information from the card to an email address. Further for the reasons stated above, claim 7 is not anticipated or obvious over Tognazzini.

Claim 8 requires that the information transferred from the card to the text document can not be changed. For the reasons stated above claim 8 is not anticipated or obvious over Tognazzini.

Claim 9 requires that the system divide the information transferred from the card into the text document into separate fields. For the reasons stated above, claim 9 is not anticipated or obvious over Tognazzini.

Claim 10 requires that the fields include travel, food and accommodations. For the reasons stated above, claim 10, is not anticipated or obvious over Tognazzini.

Claim 3 requires that the information from the card cannot be deleted once it is sent into the single text document. The Examiner states that Tagnizzini teaches that the merchant can delete the information. This is contrary to what the present invention teaches. Further for the reasons stated above, claim 3 is not anticipated nor obvious over Tagnizzini.

Claim 11 requires that the information be inputted by a cellular phone, pager or email. This does not include a wireless credit card reader. Further there is no motivation to use a wireless device to record other expenses as there is no prior art anywhere to suggest this. Therefore claim 11 is not anticipated or obvious over Tognazzini.

Claim 12 requires that the information be sent automatically into a single text document comprised of fields without manual intervention. Tognazzini does not teach sending information into a single text document. For the reasons stated above claim 12 is not anticipated or obvious over Tognazzini.

Tognazzini does not organize the receipts in any way, and further teaches that the receipts can be organized at a later time. According to Tognazzini, if a person makes 40 purchases on their credit card, then the user receives 40 emails. All of this information must then be put into a single document and then organized. Information regarding the number of persons, who attended the meal, the client who should be billed for the expense, or any organized format which could be used for submission to a business or for tax purposes is not disclosed.

The present invention improves on Tognazzini by placing the information sent by the card into a single text document via an email address placed on the card. The text document has fields for the information regarding the expense. The present invention also allows the user to enter other information into the text document other than information from the card. Tognazzini only sends an email to the user regarding what is put on the card. Tognazzini does not describe nor teach any wireless means for transferring information.

Tognazzini does not teach that information from the card cannot be deleted. The system of the present invention provides an email address for each individual's card so all billing information sent by the card is placed in the same file. The present invention provides one document for which all of the bills from a single card can be entered. Further, the present invention teaches that all expenses can be entered via wireless means with no cards.

Applicant believes that the application is now in condition for allowance.
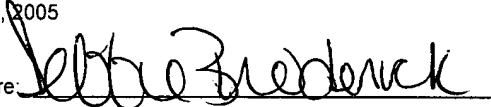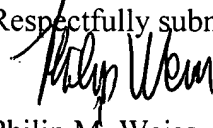
Respectfully submitted,

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